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evaluate current credit status of said customer including an analysis of at least one of said customer's business performance, dilution, and advance rate; and

determine to at least one of approve said customer's cash advance request, deny said customer's cash advance request, and initiate a manual review of said customer collateral information.

Remarks

The Office Action mailed December 18, 2002 has been carefully reviewed and the foregoing amendment has been made in consequence thereof. Submitted herewith is a Submission of Marked Up Claims.

Claims 1-24 are pending in this application. Claims 1-24 stand rejected.

In accordance with 37 C.F.R. 1.136(a), a two-month extension of time is submitted herewith to extend the due date of the response to the Office Action dated December 18, 2002, for the above-identified patent application from March 18, 2003, through and including May 18, 2003. In accordance with 37 C.F.R. 1.17(a)(3), authorization to charge a deposit account in the amount of \$410.00 to cover this extension of time request also is submitted herewith

The rejection of Claims 1-4, 12-15, and 23-24 under 35 U.S.C. § 103(a) as being unpatentable over Highbloom (U.S. Patent 5,323,315) in view of Hogan (U.S. Pat. App. Pub. No. 2001/0013545 A1) and Johnston et al. (GB 2,135,484) ("Johnston") is respectfully traversed.

Applicants respectfully submit that none of Highbloom, Hogan, or Johnston, alone or in combination, describe or suggest the claimed invention. As discussed below, none of Highbloom, Hogan, or Johnston, alone or in combination, describe or suggest receiving from a customer collateral information that includes information relating to the customer's accounts receivable, accounts payable, and inventory, updating the collateral information of the customer such that it is current, evaluating the current customer collateral information, evaluating a current

credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determining to at least one of approve a customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Highbloom generally describes a system (10) for monitoring the status of individual items of personal property which serve as collateral for securing financing. System (10) includes a disc drive (26) associated with a processor (16) for allowing the transfer of data from a remote location to be entered into the processor by means of a floppy disk (28) or a magnetic tape. (Col. 7, lines 3-6). System (10) receives financial information that includes information pertaining to a floor plan credit loan, a consumer loan being extended, or the receipt of money which is paid for the repayment of a particular loan. System (10) analyzes the financial information to track prompt repayment of a loan, to note any delinquent payments, and to determine if a particular item is simultaneously being financed by two financing sources. (Col. 4, line 52 to Col. 5, line 11).

Hogan describes a financial transaction card payment system, such as a credit card payment system having an installment loan feature. (Page 3, para. 34). Hogan also describes a statement that includes, among other things, the current installment payment amount due, being mailed to the cardholder. (Page 3, para. 38). After the payment is received from the customer, the system then determines whether the payment received is less than the installment loan amount due. If the payment received is less than the installment loan amount due, a cash advance in the amount of the difference between the payment received and the installment loan amount due is charged against the cardholder's credit line. (Page 4, para. 39). Notably, Hogan does not describe nor suggest evaluating a cardholder's current collateral information and current credit status.

Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit. The line of credit may be secured, for example, with the equity in the client's home or other asset. Charges against the client account may be of varying forms (e.g., by check, charge card, or cash advance) and decrease available

credit remaining in the credit line when authorized. Account loan principle value is increased when charges are incurred, and reduced upon full or partial payment.

Claim 1 recites a method for processing cash advance requests using a process management and workflow system coupled to a data repository wherein the method includes “receiving, from a customer, at the process management and workflow system, collateral information including information relating to the customer’s accounts receivable, accounts payable, and inventory...storing the collateral information in the data repository...receiving from the customer a cash advance request at the process management and workflow system...operating the process management and workflow system to record the cash advance request...updating the collateral information of the customer via the process management and workflow system such that the customer collateral information is current...evaluating the current, customer collateral information through the process management and workflow system...evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer’s business performance, dilution, and advance rate...and determining, through the process management and workflow system, to at least one of approve the customer’s cash advance request, deny the customer’s cash advance request, and initiate a manual review of the customer collateral information.”

None of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, none of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a method for processing cash advance requests that includes receiving from a customer at the process management and workflow system collateral information including information relating to the customer’s accounts receivable, accounts payable, and inventory, updating the collateral information of the customer via the process management and workflow system such that the customer collateral information is current, evaluating the current customer collateral information through the process management and workflow system, evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer’s business performance, dilution, and advance rate, and determining through the process management and workflow system to at least one of approve the customer’s cash advance

request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Rather, in contrast to the present invention, Highbloom describes a system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan describes a financial transaction card payment system, such as a credit card payment system having an installment loan feature; and Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit.

Although Highbloom describes a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing, Highbloom does not describe nor suggest a method for processing cash advance requests that includes receiving collateral information from a customer that includes information relating to the customer's accounts receivable, accounts payable, and inventory. In fact, Highbloom does not even mention accounts receivable or accounts payable, but rather only describes monitoring personal property to be included in inventory. Moreover, Highbloom does not describe nor suggest receiving from the customer a cash advance request, updating the collateral information of the customer so it is current, evaluating the current customer collateral information, evaluating a current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determining through the process management and workflow system to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Moreover, although Hogan describes a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance, Hogan does not describe nor suggest a method for processing cash advance requests that includes receiving from a customer collateral information that includes information relating to the customer's accounts receivable, accounts payable, and inventory. In fact, Hogan does not even mention receiving accounts receivable or accounts payable information from a customer. Moreover, Hogan does not describe nor suggest updating the

collateral information of the customer such that the customer collateral information is current, evaluating the current customer collateral information, evaluating a current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determining through the process management and workflow system to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Furthermore, even assuming, arguendo, that there is motivation to combine Highbloom, Hogan, and Johnston, which Applicants deny, the combination of Highbloom, Hogan, and Johnston does not describe nor suggest a method for processing cash advance requests that includes receiving from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory, updating the collateral information of the customer such that the customer collateral information is current, evaluating the current customer collateral information, evaluating a current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determining through the process management and workflow system to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Highbloom in view of Hogan and Johnston.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 1 be withdrawn.

Claims 2-4 depend, directly or indirectly, from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 2-4 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 2-4 are also patentable over Highbloom in view of Hogan and Johnston.

Claim 12 recites a system for processing cash advance requests that includes a data repository, and a process management and workflow system coupled to the data repository, wherein the process management and workflow system is configured to "receive from a

customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory...store said collateral information in said data repository...receive from the customer a cash advance request...record the cash advance request...update said collateral information of the customer such that said customer collateral information is current...evaluate said current, customer collateral information...evaluate current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate...and determine to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information."

None of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a system as recited in Claim 12. More specifically, none of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a system for processing cash advance requests that includes a process management and workflow system that is configured to receive from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory, receive from the customer a cash advance request, update the collateral information of the customer such that the customer collateral information is current, evaluate the current customer collateral information, evaluate current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determine to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Rather, Highbloom describes a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan describes a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance; and Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit.

Notably, none of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a system that is configured to receive accounts receivable or accounts payable information from a customer. Moreover, none of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a system that is configured to evaluate current credit status of a customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determine to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information. Accordingly, Applicants submit that Claim 12 is patentable over Highbloom in view of Hogan and Johnston.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 12 be withdrawn.

Claims 13-15 depend, directly or indirectly, from independent Claim 12 which is submitted to be in condition for allowance. When the recitations of Claims 13-15 are considered in combination with the recitations of Claim 12, Applicants respectfully submit that dependent Claims 13-15 are also patentable over Highbloom in view of Hogan.

Claim 23 recites a method for processing cash advance requests using a process management and workflow system coupled to a data repository wherein the method includes "receiving, from a customer, at the process management and workflow system, collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory...storing the collateral information in the data repository...receiving from the customer a cash advance request at the process management and workflow system...operating the process management and workflow system to record the cash advance request...updating the collateral information of the customer by receiving via an electronic data interchange a financial report from an accounting system of the customer wherein the financial report includes current collateral information of the customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report,

correcting data extraction errors using a quality control system, and loading the extracted data into the data repository...evaluating the current, customer collateral information through the process management and workflow system...evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate...and determining, through the process management and workflow system, to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information."

None of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a method as recited in Claim 23. More specifically, none of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a method for processing cash advance requests that includes receiving from a customer at the process management and workflow system collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory, and updating the collateral information of the customer by receiving via an electronic data interchange a financial report from an accounting system of the customer wherein the financial report includes current collateral information of the customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository.

Rather, in contrast to the present invention, Highbloom describes a system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan describes a financial transaction card payment system, such as a credit card payment system having an installment loan feature; and Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit.

Notably, none of Highbloom, Hogan, or Johnston, alone or in combination, describe or suggest updating collateral information of a customer by receiving via an electronic data interchange a financial report from an accounting system of the customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository. Accordingly, Applicants respectfully submit that Claim 23 is patentable over Highbloom in view of Hogan and Johnston.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 23 be withdrawn.

Claim 24 recites a system for processing cash advance requests that includes a data repository, and a process management and workflow system coupled to the data repository, wherein the process management and workflow system is configured to “receive from a customer collateral information including information relating to the customer’s accounts receivable, accounts payable, and inventory...store said collateral information in said data repository...receive from said customer a cash advance request...record the cash advance request...update said collateral information of said customer by receiving via an electronic data interchange a financial report from an accounting system of said customer wherein the financial report includes current collateral information of said customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository...evaluate said current, customer collateral information...evaluate current credit status of said customer including an analysis of at least one of said customer’s business performance, dilution, and advance rate...and determine to at least one of approve said customer’s cash advance request, deny said customer’s cash advance request, and initiate a manual review of said customer collateral information.”

None of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a system as recited in Claim 24. More specifically, none of Highbloom, Hogan, or Johnston, considered alone or in combination, describe or suggest a system for processing cash advance requests that includes a process management and workflow system that is configured to receive from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory, and update the collateral information of the customer by receiving via an electronic data interchange a financial report from an accounting system of the customer wherein the financial report includes current collateral information of the customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository.

Rather, in contrast to the present invention, Highbloom describes a system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan describes a financial transaction card payment system, such as a credit card payment system having an installment loan feature; and Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit. Accordingly, Applicants respectfully submit that Claim 24 is patentable over Highbloom in view of Hogan and Johnston.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 24 be withdrawn.

Notwithstanding the above, the rejection of Claims 1-4, 12-15, and 23-24 under 35 U.S.C. § 103(a) as being unpatentable over Highbloom in view of Hogan and Johnston is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Highbloom using the teachings of Hogan and Johnston. More specifically, as is well established, obviousness cannot be

established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

None of Highbloom, Hogan, or Johnston, considered alone or in combination, describe nor suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Highbloom teaches a system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan teaches a financial transaction card payment system, such as a credit card payment system having an installment loan feature; and Johnston teaches a data processing system for an equity access and management account that permits a client access to a line of credit. Since there is no teaching nor suggestion for the combination of Highbloom, Hogan, and Johnston, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a

combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 1-4, 12-15, and 23-24 be withdrawn.

For the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1-4, 12-15, and 23-24 be withdrawn.

The rejection of Claims 5-11 and 16-22 under 35 U.S.C. § 103(a) as being unpatentable over Highbloom (U.S. Patent 5,323,315) as modified by Hogan (U.S. Pat. App. Pub. No. 2001/0013545 A1) and Johnston et al. (GB 2,135,484) (“Johnston”) in further in view of DeFrancesco et al. (U.S. Pat. No. 5,878,403) (“DeFrancesco”) is respectfully traversed.

Highbloom, Hogan, and Johnston are described above. DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. (Col. 8, lines 62-67). The system sends the application directly to the funding sources credit application processing system bypassing the need for the funding source to manually enter the application. (Col. 9, lines 22-26). The system also provides for secure access to the credit application and routing system, facilitating multiple levels of security. (Col. 5, lines 44-47).

Claims 5-11 depend from independent Claim 1. Claim 1 is recited hereinabove. None of Highbloom, Hogan, Johnston, or DeFrancesco, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, none of Highbloom, Hogan, Johnston, or DeFrancesco, considered alone or in combination, describe or suggest a method that includes receiving from a customer at a process management and workflow system collateral information including information relating to the customer’s accounts receivable, accounts payable, and inventory, updating the collateral information of the customer such that the customer collateral information is current, evaluating the current customer collateral information through the process management and workflow system, evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer’s business performance, dilution, and advance rate, and determining through the process management and workflow system to at least one of approve the customer’s cash

advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Rather, in contrast to the present invention, Highbloom describes a system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan describes a financial transaction card payment system, such as a credit card payment system having an installment loan feature; Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit; and DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Highbloom as modified by Hogan and Johnston, and further in view of DeFrancesco.

When the recitations of Claims 5-11 are considered in combination with the recitations of Claim 1, Applicants respectfully submit that dependent Claims 5-11 are also patentable over Highbloom as modified by Hogan and Johnston, and further in view of DeFrancesco.

Claims 16-22 depend from independent Claim 12. Claim 12 is recited hereinabove. None of Highbloom, Hogan, Johnston, or DeFrancesco, considered alone or in combination, describe or suggest a system as recited in Claim 12. More specifically, none of Highbloom, Hogan, Johnston, or DeFrancesco, considered alone or in combination, describe or suggest a system that includes a process management and workflow system that is configured to receive from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory, update the collateral information of the customer such that the customer collateral information is current, evaluate the current customer collateral information, evaluate current credit status of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate, and determine to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

Rather, Highbloom describes a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan describes a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance; Johnston describes a data processing system for an equity access and management account that permits a client access to a line of credit; and DeFrancesco describes a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. Accordingly, Applicants respectfully submit that Claim 12 is patentable over Highbloom as modified by Hogan and Johnston, and further in view of DeFrancesco.

When the recitations of Claims 16-22 are considered in combination with the recitations of Claim 12, Applicants respectfully submit that dependent Claims 16-22 are also patentable over Highbloom as modified by Hogan and Johnston, and further in view of DeFrancesco.

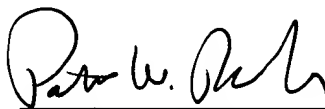
Notwithstanding the above, the rejection of Claims 5-11 and 16-22 under 35 U.S.C. § 103(a) as being unpatentable over Highbloom as modified by Hogan and Johnston, and further in view of DeFrancesco is further traversed on the grounds that the Section 103 rejection of the presently pending claims is not a proper rejection. Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Highbloom using the teachings of Hogan, Johnston, and DeFrancesco. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. It is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the prior art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art.

None of Highbloom, Hogan, Johnston, or DeFrancesco, considered alone or in combination, describe or suggest the claimed combination. Rather, the present Section 103 rejection is based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Specifically, Highbloom teaches a computer system for monitoring the status of individual items of personal property which serve as collateral for securing financing; Hogan teaches a system that charges a difference between a credit card payment received and a credit card installment loan amount due against a cardholders credit line as a cash advance; Johnston teaches a data processing system for an equity access and management account that permits a client access to a line of credit; and DeFrancesco teaches a centralized credit application entry and routing system which accepts applications from automotive dealerships, and selectively forwards them to funding sources. Since there is no teaching nor suggestion for the combination of Highbloom, Hogan, Johnston, and DeFrancesco, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants request that the Section 103 rejection of Claims 5-11 and 16-22 be withdrawn.

For the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 5-11 and 16-22 be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



Patrick W. Rasche
Registration No. 37,916
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070



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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Smith et al. :
: Art Unit: 3624
Serial No.: 09/392,028 :
: Examiner: Felten, D.
Filed: September 8, 1999 :
:
For: METHODS AND APPARATUS :
FOR PROCESSING CASH :
ADVANCE REQUESTS :

SUBMISSION OF MARKED UP CLAIMS

Hon. Commissioner for Patents
Washington, D.C. 20231

RECEIVED
MAY 05 2003
GROUP 3600

Submitted herewith are marked up Claims in accordance with 37 C.F.R. 1.121(c)(1)(ii).

IN THE CLAIMS:

1. (twice amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving, from a customer, at the process management and workflow system, collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory;

storing the collateral information in the data repository;

receiving from the customer a cash advance request at the process management and workflow system; [and]

operating the process management and workflow system to record the cash advance request;[, evaluate current collateral information, and evaluate current credit status.]

updating the collateral information of the customer via the process management and workflow system such that the customer collateral information is current;

evaluating the current, customer collateral information through the process management and workflow system;

evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determining, through the process management and workflow system, to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

12. (twice amended) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive from a customer collateral information including information relating to the customer's accounts receivable, accounts payable, and inventory;

store said collateral information in said data repository;

receive from the customer a cash advance request;

record the cash advance request;

update said collateral information of the customer such that said customer collateral information is current;

evaluate said current, customer collateral information; [and]

evaluate current credit status[.] of the customer including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determine to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

23. (once amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving, from a customer at the process management and workflow system, collateral information including [at least one of] information relating to the customer's accounts receivable, accounts payable, and inventory [information, trading partners information, chart of accounts, invoices, and payment information];

storing the collateral information in the data repository;

receiving from the customer a cash advance request at the process management and workflow system;

operating the process management and workflow system to record the cash advance request;

updating the collateral information of the customer [via the process management and workflow system such that the customer collateral information is current;] by receiving via an electronic data interchange a financial report from an accounting system of the customer wherein the financial report includes current collateral information of the customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository;

evaluating the current, customer collateral information through the process management and workflow system;

evaluating a current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determining, through the process management and workflow system, to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

24. (once amended) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive from a customer collateral information including [at least one of] information relating to the customer's accounts receivable, accounts payable, and inventory [information, trading partners information, chart of accounts, invoices, and payment information];

store said collateral information in said data repository;

receive from said customer a cash advance request;

record the cash advance request;

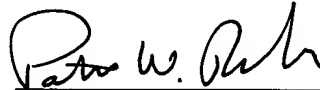
update said collateral information of said customer [such that said customer collateral information is current;] by receiving via an electronic data interchange a financial report from an accounting system of said customer wherein the financial report includes current collateral information of said customer, converting the financial report from a received document format to a predetermined document format by detecting a report type and then by performing a mapping and translation process, extracting at least one of accounts receivable data, accounts payable data, and inventory data from the converted financial report, correcting data extraction errors using a quality control system, and loading the extracted data into the data repository;

evaluate said current, customer collateral information;

evaluate current credit status of said customer including an analysis of at least one of said customer's business performance, dilution, and advance rate; and

determine to at least one of approve said customer's cash advance request, deny said customer's cash advance request, and initiate a manual review of said customer collateral information.

Respectfully submitted,



Patrick W. Rasche
Registration No. 37,916
Armstrong Teasdale LLP
One Metropolitan Square, Suite 2600
St. Louis, MO 63102
(314) 621-5070